# PROUD OF HER PAST AND FUTURE BRIGHT

Blessed by Nature's Smiles and Energy and Push of Her Sons, Old Dominion is Forging to Front Rank Among Industrial Commonwealths.

Rank Among Industrial Commonwealths.

It is said that a falsehood or a siander will travel a thousand more miles will be truth is putting on its boots will the truth is putting on its boots for a short journey. This seems to be true as to an untruth, or, more properly speaking, a slander against Virginia. For forty years or more it has been said that Virginians lived entirely in the past, and get their eat and drink and all their other sustemance from the glories of men and events of the dead past; that they are sontent to live upon this most unsatisfying diet, and that it is their only stock in trade. This slander is believed implicitly by people who have never seen Virginia, or spent any time among her people. The thousands, even millions, of strangers who will vieit the Old Dominion this year will, if they keep their eyes open, discover that this is a falsehood and slander, pure and simple.

There may have been a time when

Old Dominion this year will, if they keep their eyes open, discover that this is a faisehood and, slander, pure and simple.

There may have been a time when Virginians banked a little too heavily on the former glories of the Old Dominion, and the men who steered the ship of state in the olden times. The Virginians of to-day are just as promof of the glories of the past, and are just as thorough in their belief that no Commontwealth on the face of the globe has produced greater men or nobler women than old Virginia; but the Virginians of this day are not trying to live and move and have their being on these glories of the past, but are laboring to improve upon them, and make them all the brighter in the light of latter-day energy and huste.

Improving Natural Advantages.

Improving Natural Advantages.

The Virginians of to-day fully realize that their geographical situation and their natural advantages are superior to any State on the western hemisphere, and they have the energy and intelligence to take advantage of that situation, and have no disposition whatever to make capital of any glories, past or present, that they do not themselves work out to the logical and, for geographically ent, that they do not themselves work out to the logical end, for, geographically speaking, the Old Dominion is a little short of amazing. Within her borders are the shores of the Atlantic, the plenteous Tidewater section and then a rolling country that gradually undulates from green hillocks to blue hills, which, in turn, are succeeded by fertile mountains of no mean altitude.

The man who feels himself affected in his daily work by the surrounding land-

The man who feels himself affected in his daily work by the surrounding land-scape can take his choice of any style of scenery. He will find it all in Virginia, provided he does not demand that Titanic ruggedness which, though astounding to the eye, is the synonym of barrenness and desolation. The landscape features of the Old Dominion, in short, may be described as "peaceful." And well it should be so, for the old State yields her riches scribed as "peacerul." And well it should be so, for the old State yields her riches readily and gives plenty to those who show industry or even a moderate degree of perseverance. Her soil is ever grateful and her very atmosphere invigorating. No feature of this venerable "Mother of Presidents" is harsh-neither her scenery, her climate, her laws, nor her children. her climate, her laws, nor her children This doubtless is what makes Virginians love her. Those whose forebears have lived within the limits of the Common-

But for the stranger Virginia has the same welcome which has been accorded those who claim her as the place of their pativity. "Benevolent assimilation" might well be adopted as her motto.

Agriculture the Strong Card.

separated towns and villages, her cities recently have gone forward with tremendous strides, and are rapidly taking first place in the galaxy of American municipalities. The capital of the Commonwealth—Richmond—is a town which could never lose her individuality, her stability or her charm. Her history alone would perpetuate her, but to-day she stands strong and serene on her seven hills, like the Eternal City, and prosents a curious, composite picture of culture, thrift, progressiveness and quaint adher-thrift, progressiveness and quaint adher-

and nothing less should be said of the other cities in the Commonwealth. Some of these are well-nigh as venerable as Richmond, while others, equally as thrifty and almost as well populated, have spring up almost in a night, as the result of new industries never dreamed of five decades very. The time-lookers ego. The time-bonored Commonwealth indeed, now walks with quickened step despite the lapse of nearly three centuries. Her elasticity is the child of pros-perties.

# General Description.

Virginia is centrally situated in the Atlantic tier of States, being midway between Maine and Florida. It lies between the extremes of heat and cold tween the extremes of neat and cond, removed alike from the suitry, pro-tracted summers of the more south-ern States, and the severe winters and devastating storm and cyclones of the North and Northwest. Its limits north and south are the initiates of 32 advances 22 miguits and 28 degrees 22 north and south are the latitudes of 39 degrees 27 minutes and 36 degrees 31 minutes, corresponding to California and Southern Europe. The area of the State is 42,459 square miles, of which 2,325 are covered with water. There are 49,125 square miles, or 25,680,000 acres, of land. The State is a little larger than Tennesse. Kentucky or Ohio, and not quite so large as Pennsylvania. The extreme levels have the

### Natural Divisions.

mortheast to journment across the State from the acts of the result of the state in the state; but in reality it continues saward many miles, forming a state in the state; but in reality it continues saward many miles, forming a state in the state; but in reality it continues saward many miles, forming a state in the state; but in reality it continues saward many miles, forming a state in the state; but in reality it continues as saward many miles, forming a state in the state in t

grain in abundance, and is often spoken of as the "Garden Spot of the State."

The Appalachian region is the most western section of the State, consisting of twelve rugged counties, traversed by the Alleghanies proper, and their numerous spurs and minor ranges, being a portion of the Appalachian system of mountains. These ranges inclose long, trough-like vaileys that are admirably adapted to grazing, as are also the sides and slopes of the mountains.

Comprehensively stated, the above are the five grand divisions of the State according to its natural conformation. There are other and smaller subdivisions which bear names that have a local signification. These

formation. There are other and smaller subdivisions which bear names that have a local signification. These are the Eastern Shore, consisting of the counties of Accomac and Northampton, that compose the southern termination of the fruitful peninsula which separates Chesapeake Bay from the Atlantic Ocean; the Northern Neck, a long and narrow strip, lying between the Potomac and Rappahannock rivers; the Peninsula, distinctively so called to discriminate it from the other and smaller necks of land formed by many of the rivers and estuaries of the Tidewater section; this Peninsula lies between the York and James rivers; the Southside, composed of the counties east of the Blue Ridge and between James river and the southern border of the State; and Blue Ridge, consisting of the three picturesque counties of Floyd, Carroll and Grayson, with an area of 1.230 square miles, forming part of the elevated plateau into which the Blue Ridge chain or system expands in the southwestern portion of the State.

### Virginia's Climate.

Virginia's Climate.

The climate of Virginia is mild and healthful. The winters are less severe than in the Northern and Northwestern States, or even the western localities of the same latitude; while the occasional periods of extreme heat in the summer are not more oppressive than in many portions of the North. The diversified physical features exercise a marked influence on the climate, the temperature varying in the several sections, according to their elevation, latitude and distance from the ocean. The variation is from a mean annual temperature of 64 degrees in the low Tidewater belt to 48 degrees in the elevated mountain regions. The average temperature of the State is 56 degrees. The summer heat of the Tidewater is tempered by the sea breezes; while in the mountain section the warm southwest trade winds, blowing through the long parallel valleys, impart to them and the enclosing mountains moisture borne from the Guif of Mexico. As a place to live in all the year round, Virginia has no equal. The summers are not

# Majority of Pretty Days.

while for Boston 237.6. Thus the num-ber of days when one is kept indoors on account of the weather is very

In the more western portion of the State the temperature is lower generally, and in the southwest mountains the snow sometimes lies on the

tains the snow sometimes lies on the ground for a considerable time; but the healthfulness of this region is a most excellent, and the size and physique of the men is superb.

Along the eastern slope of the Blue Ridge there is a bett of country between 1,000 and 2,500 feet above sea level, in which the humidity is exceedingly low, and in which the number of sunny days is very large. This region has little dew at night, owing to its low humidity, and has been found beneficial for consumptives and those troubled with pulmonary disceases.

ses. There are in Virginia one hundred There are in Virginia one hundred counties and eighteen incorporated cities. While the tax valuations do not show the real wealth of either the cities or the counties, figures taken from the Auditor's book are interesting. The total Virginia direct taxes on lands and personal property collected for the year ending September 39th, 1905, amounted to \$3,011,307.42. Of this amount \$1,034. to \$3,011,307.42. Of this amount \$1.034.826.57 was paid for the support of schools: for court and criminal charges, \$253,904.37. Some of the counties, twonty-eight in number, received less money in the way of taxation than was required to pay their school fund and criminal expenses. The total deficit for these purposes was \$56,710.63. The State, therefore, derived from the counties and cities a net revenue from di-

# GREAT ACTIVITY IN BUSINESS LIFE OF VIRGINIA'S CITIES AND TOWNS

While, as above outlined, Virginia is pre-eminently an agricultural State, the fact remains that, considering that its real commencement in industrial develreal commencement in industrial development can be dated less than half a century ago, it has shown the most wonderful growth in that line of any State in the Union. As a matter of course, a greater part of the advance of industrial development is to be found in the office.

Buena Vista is not a large city, but it is tremendous in the industrial line. Among the enterprises now in successful operation there may be mentioned a paper and pulp mill, a blast furnace and extract plant, a woolen mill, a firebrick plant, a tannery, a sash, door and blind factory.

Virginia and Tennessee as feeders for the trunk lines. There are various rail-way shops and car-building establish-ments at Bristol, and their manufac-tures embrace a large variety of valu-able works, among which are an iron furnace, foundry and machine shops, an enormous tanners, a \$500 000 wood puln

annual pay-roll aggregrates \$3,000,000. Charlottesville, a town that every student of history knows to be the site of the University and the home of Thomas Jefferson, does not depend for a living either on the University or the history of Thomas Jefferson. It is a railroad centre and a manufacturing centre, its leading enterprises being the Charlottesville Woolen Mills, the Monticello Wine Company, the Wertenbaker Cigar Factories, Chesapeake & Ohio repair shops and various smaller industries.

Hustling Danville. Danville, on the extreme South border of the State, was the first city in the United States to own its electric lighting plant. It is, and always has been, a manufacturing town. It now has a population of 21,000. It is now has a population of 21,000. It is the largest bright leaf tobacco market in the world, being located in the im-mediate centre of what is known as the bright tobacco belt. The annual sales of bright tobacco in that market average 40,000,000 pounds, which av-erages about 10 cents a pound. As a tobacco manufacturing centre for chewing tobacco, smoking tobacco and cigars Danville is second only to Rich-mond.

As a cotton manufacturing centre, Danville is far ahead of any city in Virginia. The Riverside Cotton Mills have a capital of \$2,000,000 and run \$0,000 spindles. The Danville Power & Manufacturing Co. run 20,000 spindles, and these two cotton milling plants employ \$,000 operators. The transportation facilities of Danville are excelled by few States in the South.

are excelled by few States in the South.

It is the western terminus of the eastern branch of the Southern Railway, the eastern terminus of the Danville & Western Railway, and the Junction point of three of the Southern Railway's branches. The main line of the Southern Railway basses through the city, and the Richmond branch connects Danville with the capital of the State. The Southern Railway has large repair shops in Danville, which employ something like 500 operators, and their pay-rool is immense. Other manufacturing industries in Danville are an extensive knitting mill, foundry and machine shops, the Dan Valley Flouring Mills, two large grist mills, overalls and pants factory, two immense brick manufacturing establishments, three furniture factories, two sash, door and blind factories, one large harness factory, two buggy and wagon factories, all of which employ many expert operators, making a pay roll of over \$40,000 per week.

Danville is also an educational centre,

week.

Danville is also an educational centre, having two colleges for girls, and a military school for young men.

Immense Industries in Lynchburg

Lynchburg is pre-eminently a manufacturing city because of its splendid water power and proximity to the vast tributary country furnishing coal, cotton, to-bacco, iron, timber and other raw materials, superior transportation facilities, low taxes and freight rates.

There are in the city more than fifty enterprising manufactories, in which the capital employed amounts to the sum of \$5,500,000.

The number of employes of these fac-

tories is 5,000.

The amount paid out for the annual aggregate of pay-roolls is \$1,500,000.

The value of manufacturing plants is \$3,000,000.

The total output of the city from its manufacturing enterprise reaches the total of \$13,000,000.

\$3,000,000.

The total output of the city from its manufacturing enterprise reaches the total of \$13,000,000.

About five years ago similar statistics to the congring were compiled, and the

to the foregoing were compiled, and the result of a comparison between the two shows an increase in the value of manufactures. fateured products of nearly seven milliound a half dollars or over 150 per cent,

The largest plants in the city a and a half dollars or over 150 per cent.

The largest plants in the city are those manufacturing pipe, plows, shoes, cotton goods, cigars, tobacco, flour and bark extract, but the multiplicity of the smaller plants make up in their great number what they lack in individual size of output and contribute no little to the prosperity of the community.

# Manchester on the lames,

Manchester is virtually in the heart of is but a few squares from the corner of Seventh and Broad Streets, in Richmond and Manchester is hedged in by Rich-mond on three sides, and Forest Hill Park, with its beauty and sylvan attracmond on three sides, and Forest till, Park, with its beauty and sylvan attractions, is as near the central business part of Richmond as Richmond College or Libby Hill Park. There are fine street car lines in this city, whose service has been quickened and rendered more efficient. These two considerations put Manchester in the very heart of Richmond. Therefore, if Richmond succeeds, Manchester is bound to succeed.

She has three street car lines, which connect her with all parts of Richmond on the most favorable condition of transfer. She is connected with Petersburg by a splendid electric railway, which is superbly built and equipped, and which also connects her with all of the intervening portion of Chesterfield county. She has fine railway and transportation facilities, being in close economical conficience.

facilities, being in close economical con-tact as far as her business, manufacturthet as far as her business, manufacturing and commercial interests are concerned, with the great railway systems of the Atlantic Coast Line, the Southern, the Chesapeake and Ohio Railway system and the Seaboard Air Line, and the steamboat companies of the James River, Manchester is connected with Richmond by seven bridges—five railroad, and two

tion of time.

There are many prosperous and profitable manufacturing establishments in this city, where a great variety of products are turned out, constituting the business life of the city. Among these may be mentioned dynames and motors, hosiery, belting, butts, rough side leather, ground sumac, lumber, flour, meal and mill feed, lace leather, brooms, wash boards, wood work, paper—coated and enameled—iron bridges, railway axies, ice, tobacco, furniture, shoes, paper twine, railroad material, fertilizers, brick and "glass bottles, stoves, etc.

Thousands of men are engaged in these manufactures and but few idle men are seen on the streets.

are seen on the streets.

### The Geat Port.

these manufactures and but few idle men are seen on the streets.

The Geat Port.

Newport News, which all visitors to the Jamestown Exposition will be bound to see, is an important port and shipbuilding centre, one of the modern cities of tidewater, Virginia, Twenty-five years ago this peninsuia, which is washed by the James river on the west and Hampton Roads on the south, was virtually a wilderness. To-day it is a city, as modern and as enterprising as any in the country. Near by, within the range of vision, is a population of 50,000, some day to become citizens of a metropolis that will extend from what is now known as Nor'n Newport News, to the government reservation at Old Point, nine miles away.

Between the city proper and Old Point is a section already well built up, embracing the towns of Hampton and Phoebus, and another stretch of five miles between the former and Newport News, traversed by two electric lines and a railway, and building up with marvellous rapidity.

Among the industries are a shoe factory, brewery and mantel, and grate plant, besides several other minor operations; several foundries in a prosperous condition, also a knitting mill, shirt factory and tobacco factory.

Another vast enterprise to which Newport News largely owes its existence is its Shipbuilding and Dry Dock Company. The shipyard employs 7,000 men and has a weekly pay-roll of \$65,000. The capital invested in the plant is about \$15,000,000. There are two monster dry docks, one of them the largest on the American continent, constructed at a cost of \$1-000,000 and capable of accommodating the largest vessel ever constructed. The basin holds 24,000,000 gallons, and is filled by an electrical pumping system with a capacity of 200,000 gallons a minute. The company has also two electrical cranes above two ship ways. The yard is supplied with the largest electrical lifting crane in the writed and merchant ships are built at this yard. The great battleship Virginia was launched in 1904 in the presence of 70,000 people. In addition

### Norfolk and Portsmouth.

Norfolk and Portsmouth,

The manufactures of Norfolk have increased steadily and largely during the last ten years, but the advance since the year 1900 has far surpassed the anticipations of the most sanguine citizens, more than 260 per cent. during that time. The census of 1900 gave 4.700 as the number of operatives at work in the industries of cities situated in Norfolk county. To-day there are not less than 25,000 operatives in factories and industrial enterprises, who are drawing wages in all the factories in Norfolk county. The manufactories of Norfolk have increased steadily and largely during the last ten years, but the advance since the year 1900 has far surpassed the anticipations of the most sanguine citizens, more than 200 per cent. In that time. Thus thousands of operatives, business officers, clerks, etc., have largely swelled the population.

The census of 1900 gave 4,700 as the number of operatives at work in the industries of the cities situated in

The census of 1900 gave 4,700 as the number of operatives at work in the industries of the cities situated in Morfolk county, whereas 1,519 were employed in the whole county in 1880, To-day over 20,000 are paid at least \$5,200,000 in annual wages in all the factories of Norfolk county. Two new extensive plants to work 1,500 hands are being built.

The Norfolk navy yard, located in Portsmouth, works an average of 2,000 men in shipbuilding and repairing, and had last year a pay-roll of 2,000 men in shipbuilding and repairing and had last year a pay-roll of youters are handled annually, require higg plant. Over 600,000 bushels of systers are handled annually, requiring the services of more than 6,000 persons. This is the second fish port in the United States. One tobsect persons. This is the second has port in the United States. One tobacco stemmery employs 700 operatives. The kultting industry employs 1,200 lands. One box factory cuts 150,000 feet of lumber daily. This is the fourth cot-One box factory cuts 180,000 feet of lumber daily. This is the fourth cot-ton port of the country, having ex-ported last year 38,400 bales, the an-nual business amounting to more than \$24,000,000.

# Over the River.

Over the River.

Portsmouth is located in Norfolk county, just across the river from Norfolk City.

The new Portsmouth of to-day is the vantage ground for industrial pursuits, being the result of the many advantages possessed by this section. From a fail and water standpoint it is unexcelled for manufacturing purposes in nearly overy line, due, in a large measure, to the inception and construction of the Portsmouth Belt Line railroad, an iron link of five miles, connecting nine great radiating rail systems, besides innumerable subsidiary lines to points in the sounds of North Carolina and estuaries of the Chesapeake Bay, James, York and Nansemond rivers. These lines connect daily, iri-weekly and weekly with the leading markets of the country. The great rail systems centering here jointly own the Portsmouth Belt Line, and the especially attractive advantage; to industries

shipped to and from industries reached by its tracks.

Portsmouth is also particularly fav. ored from the standpoint of water freights, enjoying, as it does, low rates from the West, South and South.

## Petersburg the Great. Petersburg has always been a manu facturing point, and is more so now

facturing point, and is more so now than ever.

The number of manufacturing establishments is over 300, in which are employed more than 5,000 persons. The wages paid annually amount to something like two and a quarter million dollars, and the value of the output is fully \$15,000,000. fully \$15,000,000,

There are four trunk and bag facto. es here, one of which is the largest

wagon-way and streat car bridges—and a new free bridge is contemplated, which erection is considered as merely a question of time. per hundred dollars of value for the city, and thirty-five cents for the State. The city's bonds are well above

par, and are in demand. vades the business life of the city, and its citizens are eager to welcome and than that of any town in the United prises. The Chamber of Commerce and prises. The Chamber of Commerce and the Petersburg Investment Company are putting forth every effort to induce meritorious business enterprises to locate here, and the latter company stands ready to render material assistance in the establishment of such enterprises as will promote the welfare of the city.

Desirable labor can be secured at a reasonable cost, and there is a chean

Desirable labor can be secured at a reasonable cost, and there is a cheap and abundant electric power developed by water. Well-located sites are easily secured. The transportation facilities, as already stated, are exceptionally good; freight rates are low, and banking facilities ample. All these features combine to render Petersburg a most attractive point for the location of manufacturing establishments or other lines of business.

Radford

### Radford.

Radford stands 1,810 feet above sea level, having the distinction of be-ing higher above tidewater than any other Virginia town.

other Virginia town.

The business enterprises are a telephone (exchange, telegraph office, Southern Express, one weekly newspaper, two large and modern hotels, electric lighting stations for both commercial and municipal purposes, good sewerage system, fire department, electric cars, three banks with deposits of nearly one million dollars, are here. There are also nearly 100 retail establishments and wholesale jobbing houses, one of the largest cavi-iron pipe foundries in the South, two roller flouring mills, veneering plant, hickory woodworking plant, blast furnace, sand, lime, brick works, two lumber Souring mills, veneering plant, hickory woodworking plant, blast furnace, sand, lime, brick works, two lumber yards, railroad shops and round house, candy factory, two ice plants, cold storage plant, and bottling works. At this point are two fine new from bridges across New river, and another one in contemplation, into Pulaski county, and many other improvements. There also is water at this point awaiting development, estimated at 150,000 hors epower. The city maintains a Board of Trade with over one hundred members.

### The Magic City.

hundred members.

The Magic City.

Roanoke is a magic city, having grown up within the last few years. Its manufacturing enterprises consist of the immense Norfolk & Western Railway Machine Shops, tobacco factories, furnaces, iron working establishments, elevator and milling company, brewing enterprise, cold storage plants, planing mills, knitting mills, wooden ware factories, lumber manufacturers, barrel and stave factories, fertilizer factories, beller and sheet iron establishments, cotton factories, and the Virginia Bridge & Iron Factory, the largest of the kind in the South.

The enterprise, culture, educational The enterprise, culture, educational

The enterprise, culture, educational and social advantages of Roanoke renter it a most desirable and attractive residential town; and as a comparcial metropolis, it ranks with the bost of the inland towns of the State, Roanoachas many extensive and valuable industries, the most important of which are the Norfolk & Western machine shops, for the manufacture and repair of rolling stock, the largest and finest locomotives and passenger coaches. of rolling stock, the largest and finest locomotives and passenger coaches. These shops now employ 2,800. The total number of men now employed in the Roanoke shops of the Norfolk and Western Railway Company, the extensive general offices and yards, including the trainmen and enginemen who have their homes in the city, is, according to the Secretary of the Roanoke, Chamber of Commerce, about 5,-200, and the aggregate amount of money paid to these employes monthly is \$325,000.

There are also meployed by other in-

is \$325,000.

There are also meployed by other industries in the city fully 2,000 men, with an average monthly pay roll of over \$90,000 more. These figures do not include the employes of the various wholesale and retail mercantile houses, nor the large force engaged now in construction of various kinds.

Virginia School for the De Blind, with about 300 patients Staunton is no mean industrial centre for within its limits there are a

tre for within its limits there are a great number of flourishing manufactories, the chief of which is the Putnam Organ Factory. Then comes the Virginia-Carolina Chemical Company, a barrel factory, iron works, a hardwood lumber establishment, a carriage factory, wagon works, a building block establishment, two ice factories, an overall factory and two limmense flouring mills. Other small industries add a great deal to the weekly pay-roils, which go to make trade brisk every day in the year.

# The Ancient Capital.

Williamsburg, the oldest town in the State, has also become a manufacturing centre. The Williamsburg Knitting Mills employ 200 hands, and the concern is capitalized at \$100,000, it manufactures men's winter underwear. The output is valued at \$200,000,000 per year, and those goods are shipped all over the United States, to Africa. There are various other enterprises in and about Williamsburg, it being quite a lumber centre and marketing and banking point. It is the shipping and banking point for not less than twenty large sawmilling establishments in the Tidewater section. section.

Winchester's manufactures are varied and flourishing, among which gloves are prominent and widely known, made by three different factories. There are not less than a dezon large flouring mills in and around Winchester, the town being the centre of the most profitable wheat-growing section of Virginia. There are few cities in Virginia accessible by as many and as good roads, there being five excellent, machamized pikes, leading out of the adamized pikes leading out adamized pikes leading out of the city in as many different directions into a farming section of rare fortility, and on to such central points as Stauaton, Va.; Martinsburg, Romney and Morefield, W. Va., Berryville and Alexandria, through the great agricultural county of Loudoun and on to Front Royal. The Battimore and Ohio railroad, up and down the great Valley, and the Cumberland Valley going northwest into West Virginia and Maryland via Martinsburg, turnity all received replaced (activities).

Valley going northwest into West V ginia and Maryland via Martinshin furnish all needed railway facilities.

# RICHMOND ONE OF THE SOUTH'S GREAT CENTRES

Largest Manufacturing, Jobbing and Banking City in South--- Leads Country as Tobacco Market. Millions in Manufacturing Enterprises.

Richmond, the capital of the State banking business have shown annual and a city with a more thrilling history increases.

The that that of any town in the Unit.

as well as in wholesale merchandising. Interesting statement compiled by Mr. J. H. Whitty, showing the character of Richmond manufacturing, was published in this paper several months ago. There has been an increase of

something like 10 per cent, in the products of most of the plants named, but the table will be found to be instructive. It is as follows:

was, of course, entirely of a local character, but gradually the business he war of the sixtles came along, this

least two-thirds of the State of Vir-Commonwealth east of the Blue Ridge. Since 1865 this city's banking influence has spread gradually until Righmond is now recognized as finanginia, and encompassing several

### Richmond's Manufactures.

Class, Article or Kind.	No. of	No. of	Capital in	Annual
er, mineral waters, ice	Plants.	Hands.	Business.	Sales.
acksmiths, wheelwrights	. 11	316	\$487,500	\$1,952,162
oots and shoes	01	287	280,762	811,223
oxes, barrels, cooperage, paper, twine, tags	. 164	1,507	725,130	2,874,480
bags	. 22	1.931	- 12.000°	
akers, yeast powder, spice mill, blueing	35.	173	775,000	3,280,401
ricks, tile, marble, mantels, stone, glass			225,100	1,327,114
erpenters, contractors, builders	140	1,201	675,275	1,456,277
erriages, wagons, carts	100	1,314	537,260	2,893,488
othing, men's, merchant tailors, shirts	. 27	262	293,625	542,509
other women's descriptions, shirts	. 72	389	350,750	827,634
othing, women's dressmaking millinery	. 153	316	95,250	414,298
onfectionery yeing and cleaning	. 122	204	111,310	467.833
yeing and cleaming	26	42	29,765	51,080
rugs, medicines, perfumery, meat juice, lectrical, typewriters, locksmiths, wire		389	720,250	2,000,326
makers, bicycles, type	ė. 2	837	120,275	551,400
tallow	12	641	5,135,750	8.190.200
our, corn, meal, pickles, flavorings	. 10	822	440,125	968,023
ments	2.6	7,833	4,550,260	9,081,800
tery, picture frames	. 53	259	325,660	637,412
welers, hair workers	. 34	429	110,200	370,023
amber, sash, doors, blinds	19	321	425,100	1,299,300
ickers, curers, butchers, soap	123	640	550,250	2,380,100
dinters, house and sign, varnish, pape	r			
hanging and gas-fitting, tin and copper	25	135	32,500	137,006
rinting and publishing, book and job, book	. 07	377	275,490	851,230
binding, blank-books, lithography, en graving	. 48	1.100		
gravingddlery, harness, hides, leather	4.5	1,409	2,225,580	3,019.204
datery, narness, nines, teather	. 20	124	265,515	381,770
blacco, cigars, cigarettes, cheroots blacco, smoking, chewing, stemming and		5,207	2,560,250	5,895,750
riprizing	25	4.960	3,775,800	13,506,209
brushes	. 14	1,641	675,275	2,032,707
Total	. 1,521	32,504	\$26,875,007	\$68,201,354
			That in t	
			e money e astern sect	
			st hinted	
			every wa	
			inking bus	iness here
	ithin th	o past c	lecade.	
000 workmen, and carries a monthly	These i	igures :	ire plain	enough to
			who make	
e Richmond Cedar Works, the largest of				
tablishment of its kind in the world, la	ymen ti	ley may	need some	e explana-

Larger Manufactories.

The Richmond branch of the American Locomotive Works is included in the above table under the head of "foundry and machine shops." That establishment alone employs about 3,000 workmen, and carries a monthly pay-roll of something like \$130,000. The Richmond Cedar Works, the largest establishment of its kind in the world, it employs 1,000 people, and has a pay-

in America. She has seventy concerns engaged in one way and another in the tobacco business, which employ about 12,000 hands and have \$7,000,000 of capital invested. The annual product is over \$22,000,000. The American Tobacco Company does an enormous business, and the nine independent tobacco factories put out last year 12,000,000 pounds of chewing and smoking tobacco.

laymen they may need some explana-Seven Hundred Per Cent.

that they are drawing money from a arger territory than ever before, and

business, and as fast as she needs banking facilities for the transaction of enlarged business, brought about by increased manufacturing interests and mercantile business in the city, and by enlargement of territory beyond the city, she will find the men and the means right here to meet these de-mands. She has not failed in that

Sept. 11, 1906. \$30,235,882 46 3,147,465 84 2,827,319 21 812,842 64 191,811 03 7,325,481 26
\$44,480,802 44
\$5,315,250 00 4,446,523 93 1,731,900 00 31,720,350 62 865,031 25 400,816 65

cent. from \$3,973,704 to \$4,561,946; capital invested 100 per cent. from \$16,262,927 to \$32,495,847. It is very unusual for any large city to double, in five years, its capital invested in manufacturing enterprises.

Richmond does the largest jobing business of any city between Baittimore and New Orleans. All manner of goods are &holesaled from here groceries, dry goods, notions, hardware, drugs, meats, shoes, hats, etc. The amount of capital invested in the jobbing houses is \$11,000,000, and the business done last year footed up \$62,000,000. Richmond stands fifth as a sloe market in the United States.

Banking Centre.

\*\*856,831 266
40,812 65

there is no season to suppose she will fall in the future.

If he increase in surplus and profits, amounting to more than \$2,000,000, shows that the banking business way, in a safe and strictly business way, its the country over.

A. few more figures will show as nothing else can, how the Richmond banks have expanded and prospered. The bank clearings have nearly doubled within the past three years.

The clearings for the week ending Octoresponding week of 1905, the clear-

# Banking Centre.

Since its earliest days Richmond has been a banking town of importance. The new settlement on the Jones, laid off by William Byrd, had sensely worked a popular type of the control of the James, laid off by William Byrd, had scarcely reached a population of a thousand before it commenced to do some kind of a banking business. When the capital was removed from Williamsburg to this city, more than a hundred and twenty-five years ago, the banking facilities were necessing the banking facilities were necessing the present, with the exception of crisical interpretation of Richmond are the equilibrium periods, it may be said that Richmond's banking capital and

tober 20, 1906, were \$5,978,191. For the corresponding week of 1905, the clearings were \$4,882,944. For the same week of October, 1903, the clearings were \$3,674,106. The average increase for the whole United States for the week ending October 20, 1906, over the corresponding week for 1905 was 14.8 per cent. The increase for Richmond for the same period was 22.4. Taken altogether the facts and figures prove that the financial institutions of Richmond are the equal in

tions of Richmond are the equal in all respects of those of any city of its size in the whole country, and that they make this city the leader in the

# BANKS IN THE STATE

Virginia is in no way shown more clearly than in the number, stability and prosperity of her banks and banking institutions; the enermous amount than ninety-two national banks with of capital thus invested, the surpluses a total capital in round numbers of

times as large as the capital itself, and whose deposits are simply enormous.

It is worthy of note right here that

a total capital in round numbers of \$9,000,000; total surplus, \$8,000,000, and of capital thus invested, the surpluses that have been accumulated and the surplus \$5,000,000; total surplus, \$5,000,000,000; total surplus, \$5,000,000, and total deposits of \$60,000,000. There are to the credit of the industrious and frugal people of the Commonwealth. Scattered through the one liundred counties of the State are banks, whose capital, though small and seemingly insignificant, is powerfully augmented by surpluses sometimes three and four times as large as the capital itself, and four times as large as the capital itself, and four times as large as the capital itself, and four times as large as the capital itself, and four times as large as the capital itself, and four times as large as the capital itself, and four times as large as the capital itself, and four times as large as the capital itself, and the same times as large as the capital itself, and the same times the same times as large as the capital itself, and the same times as large as the

average deposit in the banks for every person in the State of \$55.50.

The policy of the Virginia banks is when the large banking houses have of loan and financial accommodations, increased their rates to almost pro-lending a helping hand to infant indus-hibitive heights, the banks of Virginia, tries and tiding the farmers and mer-spectre in their solidity, have gone se- chants over their difficulties.